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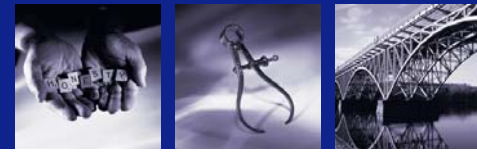
UC Los Alamos National Laboratory Overview of 2004 Medical Benefits

www.uniprise.com



October 7, 2003

Today's Agenda

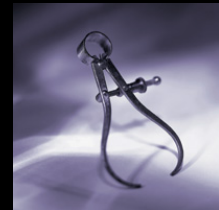


- *Provide an overview of the medical plan services that will be provided to UC LANL on January 1, 2004:*
 - *Select EPO*
 - *Options PPO*
 - *iPlan*
 - *Cancer Resource Services*
 - *Transplant Services*
- *Discuss the Provider Network and Development Status*
- *Review accessing care from Chiropractors and Acupuncturists*
- *Respond to any questions about your UnitedHealthcare programs and services*

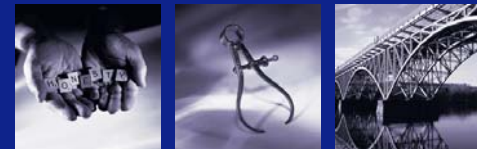
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UC LANL's Select EPO - Overview

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What is Select EPO?



- *The plan offers coverage for the vast majority of your health care needs at less expense to you through in-network benefits*
- *There are no claim forms or bills to worry about when you use in-network providers*
- *Emergency services are covered anywhere in the world*
- *You can choose your providers from a local and national network of providers*
- *You can self refer to specialists and other healthcare providers*

How the Select EPO Plan Works



- *You* choose a primary care physician from the network to be your primary doctor - that physician will serve as your guide in coordinating care and recommending other physicians
- *No referrals* needed for specialist care - you can self-refer
- You can use *any* provider in the national network
- Preventive care is covered
- You pay an annual deductible
- After you meet your deductible, you pay only the coinsurance and copayment amounts
- Your plan protects you with an out-of-pocket maximum
- Your doctor is responsible for prior notification, when required

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UC LANL's Options PPO - Overview

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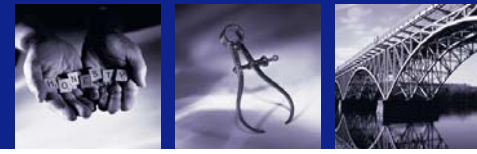
What is Options PPO?



- *You have access to a large national network - an the option to use network providers or non-network providers*
- *With such a large network, it is easy to find medical care while traveling or for children away at school*
- *There are no claim forms or bills to worry about when you use in-network providers*
- *Emergency services are covered anywhere in the world*
- *You can choose your providers from a local and national network of providers - no referrals are required*

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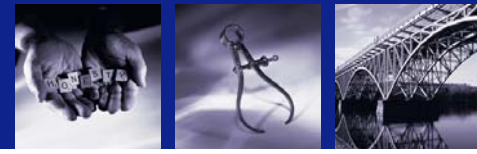
How the Options PPO Plan Works



- *No referrals* needed for specialist care - you can self-refer
- You can use *any* provider in the national network or access out of network providers
- You can visit out of network providers and still enjoy your benefits - higher copayments and deductibles apply
- Preventive care is covered
- You pay an annual deductible
- After you meet your deductible, you pay only the coinsurance and copayment amounts
- Your plan protects you with an out-of-pocket maximum
- You are responsible for prior notification, when required

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Resources That Give You Support



- Medical advice, when you want it with **Optum NurseLineSM**
- Information for expectant moms through the **Healthy Pregnancy Program**
- **Care CoordinationSM** assists you identifying and preventing delays in care through specialized support
- **URN Transplant and Cancer Resource Services** assists you in getting to the best provider for your unique health care needs
- **myuhc.com** provides personalized information and service:
 - Choose a physician
 - Compare hospitals
 - Get directions to the doctor
 - Track health care claims
 - Order ID cards
 - Access evidence based guidelines
 - Obtain treatment information about health care conditions

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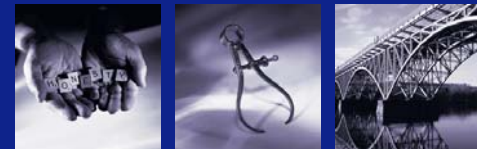
iPlan - A Breakthrough in Your Healthcare

www.uniprise.com



October 6 and 7, 2003

Why iPlan?

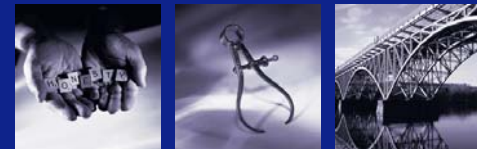


Be a wise Health Care Consumer

- What you can do:
 - Talk with your doctor – “what are all my treatment options?”
 - Use generic drugs when possible
 - Learn to prevent recurring problems
- Manage your care *and* your costs
- Take charge of managing your costs and your care
 - Being consumer minded
 - Doing your homework
 - Stay involved in managing your health care
- The new iPlan can help – it’s unlike any plan you’ve ever had

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A New Approach to Health Care



- *You* take charge of your health care spending
- *You* decide how to use your health care dollars
- *You* are covered for up-front costs
- *You* are protected against larger, catastrophic expenses
- *You* enjoy comprehensive PPO coverage
- *You* benefit from an employer-funded PBA
- *You* get information and support to help make the most of your benefits!

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How iPlan works



iPlan has two components

PPO Medical Benefit Plan

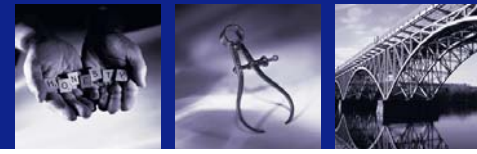
A Traditional Medical Plan

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Personal Benefit Account (PBA)

A fund provided by your employer to cover out-of-pocket costs

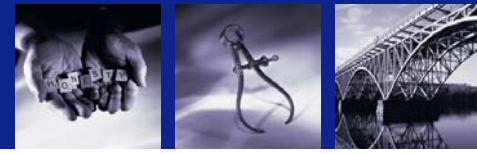
How the PPO Plan Works



- Freedom to choose in-network or out-of-network providers
- Lower costs when you use in-network providers
- No primary care physician needed
- No referrals needed for specialist care
- Preventive care is covered
- You pay an annual deductible
- After you meet your deductible, you pay only the coinsurance amount
- Your plan protects you with an out-of-pocket maximum

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How the PPO Plan Works for you?



- Deductibles and Out of Pocket (OOP) Maximums –

	Deductible	OOP Maximum: In Network	OOP Maximum: Out of Network
Employee	\$1,500	\$2,750	\$8,500
Employee + Spouse	\$2,250	\$4,125	\$12,750
Employee + Child(ren)	\$2,250	\$4,125	\$12,750
Employee + Family	\$3,000	\$5,500	\$17,000

Note: Deductible inclusive of PBA

- Coinsurance – 90% in-network / 60% out-of-network

How the PBA Works



- Your employer contributes money to your account each year
 - Employee: \$750
 - Employee + Child, or Employee + Spouse: \$1,125
 - Family: \$1,500
- You can use these funds to pay for your:
 - Deductible
 - Coinsurance or copayments
 - Other eligible medical expenses

How the PBA Works



- First, it can help pay your deductible
- After you use your PBA, you pay any remaining deductible
- Once you meet your deductible, you pay coinsurance
- Any PBA dollars left at the end of the plan year carry over and are added to next year's PBA
- Accessing your Funds:
 - Network doctors and providers submit claims and are paid directly by your PBA, or
 - You submit a claim form and receipts and receive direct reimbursement (check or direct deposit), or
 - Remember to keep your receipts for your records.

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How Carrie Uses the PBA



- Carrie has \$750 in her PBA.
- She sees an in-network doctor because of a bronchial infection.
- The doctor submits a claim for \$200. It is processed on the medical system but Carrie has not met her deductible.
- The balance is sent to her PBA, which pays the doctor \$200.
- Carrie now has \$800 left on her deductible. Her PBA balance is \$550.

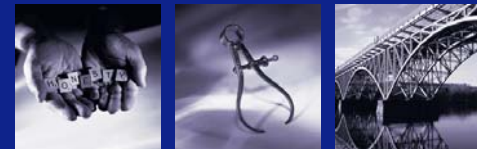
Resources That Give You Support



- Medical advice, when you want it with **Optum NurseLineSM** and **Live Nurse Chat**
- Information for expectant moms through the **Healthy Pregnancy Program**
- **Care CoordinationSM** assists you throughout your hospital stay
- **Treatment Cost Estimator** researches treatment costs in your area
- **Pharmacy Online** lets you research drug costs and get information on any drug treatment
- **myuhc.com** provides personalized information and service:
 - Choose a physician
 - Compare hospitals
 - Get directions to the doctor
 - Track your PBA balance
 - Track health care claims
 - Order ID cards

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Why Choose iPlan®?



- You control your health care spending
- You get an account to use for your up-front expenses
- Your unused dollars roll over to the next year
- You choose your health care provider
- No referrals needed for specialists
- You have a wealth of information whenever you want it
- You enjoy world-class customer service
- You are protected with Out of Pocket Maximums



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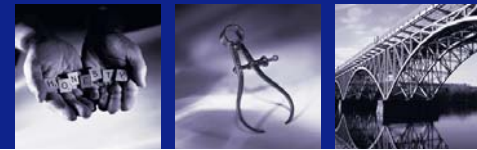
Cancer Resource Services

www.uniprise.com



October 6 and 7, 2003

Cancer Resource Services

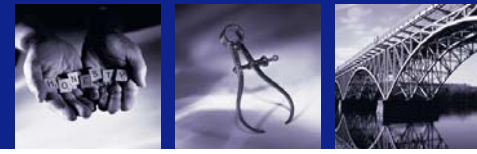


- A program that can help people make informed cancer care decisions and receive appropriate and effective care
- A multi-faceted approach to cancer treatment that includes connecting patients with leading cancer centers based on a rigorous multi-faceted credentialing process
- A service based in both clinical support/consultation and access to cancer centers of excellence

Cancer Resource Services

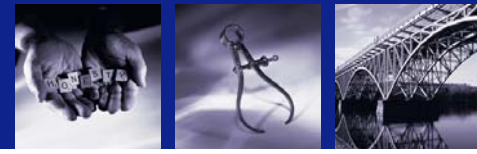


- Assists patients in getting the right care in the right place at the right time to optimize outcomes
- Helps patients understand their options so they can make informed decisions about their care
- Complements local networks of hospitals and physicians
- Emphasizes assistance for rare, complex and potentially high cost types of cancer, but available for *any* kind of cancer
- Access to clinical expertise that may be unavailable in the community, or for expanded options



- Cancer Resource Services (CRS) nurse consultants focus on helping patients decide where to get care
 - Identify patient's concerns and needs
 - Support the patient-physician relationship
 - Emphasize that the patient is the final decision-maker
- Nurse consultants provide relevant information on cancer centers, clinical topics and considerations in choosing where to get care
- The CRS Medical directors are available to discuss cases and to connect referring physicians with cancer experts at CRS cancer centers

Cancer Centers and Services



Contracts with cancer centers provide:

- Evaluation, second opinion and treatment services

Referrals to cancer centers via:

- Patient or family member's call to CRS nurse consultants
 - Information on the CRS web site
 - Link to CRS web site from myuhc.com and/or from employer's Intranet site
 - Collateral materials available
- Community physician referral

Cancer Resource Services Cancer Centers



ALABAMA

University of Alabama at Birmingham Comprehensive Cancer Center*

Birmingham

CALIFORNIA

City of Hope Cancer Center*

Duarte

Stanford Hospital and Clinics*

Stanford

UCSF Comprehensive Cancer Center*

San Francisco

FLORIDA

H. Lee Moffitt Cancer Center and Research Institute*

Tampa

MARYLAND

The Sidney Kimmel Comprehensive Cancer Center at Johns Hopkins*

Baltimore

MASSACHUSETTS

Dana-Farber/Partners Cancer Care* (Dana-Farber Cancer Center, Brigham & Women's Hospital and Massachusetts General Hospital)

Boston

MICHIGAN

University of Michigan Comprehensive Cancer Center*

Ann Arbor

MINNESOTA

Fairview-University Medical Center at the University of Minnesota

Minneapolis

NEBRASKA

Nebraska Health System/University of Nebraska Medical Center*

Omaha

NEW YORK

Memorial Sloan-Kettering Cancer Center*

New York

Roswell Park Cancer Institute*

Buffalo

OHIO

James Cancer Hospital at The Ohio State University*

Columbus

PENNSYLVANIA

Fox Chase Cancer Center*

Philadelphia

TENNESSEE

St. Jude Children's Research Hospital*

Memphis

UTAH

Huntsman Cancer Institute at the University of Utah*

Salt Lake City

WISCONSIN

University of Wisconsin Comprehensive Cancer Center

Madison

* **NCCN** National Comprehensive Cancer Network
Member Institution (www.nccn.org)

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Provider Network Overview

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Provider Network Discussion



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- Approximately 1,500 physicians in UHC's New Mexico network today
- Development continues - prioritizing contracting with physicians that UC LANL uses today
- Results to date are promising
- What you can expect over the next few months
- Accessing Chiropractors and Acupuncturists
- Nominating a provider you would like to have in the network - how to do this